This document was prepared by John C. Morris, III, 2309 Oliver Rd., Monroe, Louisiana 71201 Telephone: (318) 330-9020

INDEXING INSTRUCTIONS: LOT 16, SECTION A, CEDAR VIEW ESTATES SUBDIVISION, SECTION 15, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) **Bank of New York, As Trustee**, do hereby convey, and warrant specially unto grantee (s) **David Justice**, the following described property situated in Desoto County, Mississippi, to-wit; *The

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2004 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations and conveyances.

The above warranty and this conveyance is made subject to any and all easements for public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the day of or, 2004.

The Bank of New York, As Trustee by Countrywide Home Loans, Servicing LP, as Attorney-In-Fact

NOTARY

do.

GINA C. MARTINEZ
Commission # 1328095
Notary Public - California
Ventura County
My Comm. Expires Oct 20, 2005

OCT. 20, 2005 MY COMMISSION EXPIRES **GRANTOR:**

The Bank of New York, As Trustee 4828 Loop Central Drive Houston, TX 77081 713-960-9676 GRANTEE:
David Justice
3446 Evergreen
Olive Branch, MS 38654
662-895-2422

R03-4624

EXHIBIT "A"

All that certain parcel of land in the County of DeSoto, State of Mississippi, being known and designated as Lot 16, Section A, Cedar View Estates Subdivision, in Section 15, Township 2 South, Range 6 West, DeSoto County, Mississippi, as shown on Plat of record in Plat Book 11, Pages 48-52 in the Chancery Clerk's Office of DeSoto County, Mississippi.

MF ()

POWER OF ATTORNEY

The undersigned, as Trustee under the Pooling and Servicing Agreements (as defined below) hereby constitutes and appoints Countrywide Home Loans Servicing LP and its authorized officers (collectively, "CHL Servicing") and each of them, its true and lawful attorneys-in-fact and agents, with full powers of substitution and resubstitution, for and in its name, place and stead, in any and all capacities, for the limited purpose of executing and recording any and all documents necessary to effect (i) a foreclosure of a Mortgage Loan, (ii) the disposition of an REO Property, (iii) an assumption agreement or modification agreement or supplement to the Mortgage Note, Mortgage, or deed of trust, and (iv) a reconveyance, deed of reconveyance or release or satisfaction of mortgage or such instrument releasing the lien of a Mortgage in connection with the transactions contemplated in those certain Pooling and Servicing Agreements (the "Pooling and Servicing Agreement") by and among the undersigned, CHL Servicing, CHL, and CWABS, Inc. The undersigned also grants unto said attorneys-in-fact and agents, and each of them, the full power and authority to do and perform each and every act and thing requisite and necessary to be done in and about the premises, as fully to all intents and purposes as might or could be done in person to effect items (i), (ii) and (iii) above, hereby ratifying and confirming all that said attorneys-in-fact and agents or any of them, or their substitutes, may lawfully do or cause to be done by virtue hereof. Any capitalized term not otherwise defined herein shall have the meaning assigned to such term in the Pooling and Servicing Agreements.

THE BANK OF NEW YORK, as Trustee

Ву:

Its: Vice President

On the 4th of March, 2004, before me, John B. Richardson, personally appeared Diane Pickett, Vice President of The Bank of New York, as Trustee personally known to me to be the person who riamer is subscribed hereon and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature hereon, is authorized to execute this instrument on behalf of The Bank of New York, as Trustee.

Witness my hand and official seal.

JOHN B. RICHARDSON NOTARY PUBLIC, STATE OF NEW YORK

NO.01RI6086883 QUALIFIED IN QUEENS COUNTY COMMISSION EXPIRES JAN. 27, 2007